

2006 CROP HAIL INSURERS

<u>Company</u>	<u>MGA</u>	<u>2006 ALR</u>	<u>Cash Discount</u>	<u>Rate Structure</u>
ACE Property Casualty Ins Co.	Rain and Hail	58.0%	3.0%	3-tiered rate structure
Agri-General Insurance Co.	Rain and Hail	58.0%	3.0%	3-tiered rate structure
American Agri-Business Insurance Company	ARMTech Insurance Services, Inc.	58.0%	5.0%	Single multiplier across the state
Austin Mutual		68.0%	0.0%	Single multiplier across the state
Farmers Alliance Mutual Ins Co.	Great American	54.0%	3.0%	Single multiplier across the state (identical to Great American)
Farmers Mutual Hail of Iowa		60.8%	3.0%	
Fireman's Fund	Rural Community Insurance Services	60.0%	4.0%	Multi-tier & fixed expenses
Great American Insurance Company	Great American	54.0%	3.0%	3-tiered rate structure
Great American Insurance Company of NY	Great American	54.0%	3.0%	Single multiplier across the state
Greenwich Insurance Company	Heartland Crop Insurance, Inc.	50.0%	5.0%	Single multiplier across the state
Indemnity Ins Co of North America	Rain and Hail	58.0%	3.0%	3-tiered rate structure
Midwest Family Mutual Ins Company	American Omni Crop	60.0%	3.0%	3-tiered rate structure
NAU Country Insurance Co.		58.0%	3.0%	3-tiered rate structure
Nodak Mutual		58.6%	5.0%	3-tiered rate structure
Producer's Agricultural Insurance Company		63.0%	5.0%	Single multiplier across the state
State Farm Fire & Casualty Co.	Rain and Hail	58.0%	3.0%	Single multiplier across the state
Stonington Insurance Company	Agro National	50.0%	0.0%	3-tiered rate structure
Westfield Insurance Company	John Deere Risk Protection, Inc.	69.5%	0.0%	3-tiered rate structure
				Single multiplier across the state.

Rates are computed by taking the Loss Cost and multiplying by the appropriate policy form and crop class factors, and then dividing by the company's Anticipated Loss Ratio (ALR). The lower a company's ALR, the higher the actual rate.

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